

EB BL 01/15/1998 Employee benefits in Medium and Large Private Establishments, 1995 Tables only, Chapter 3: Disability benefits. The bulletin will be out later this year.

Table 19. Paid sick leave: Percent of full-time employees by type of provision,(1) medium and large private establishments, 1995

Provision	All employees	Profes- sional, techni- cal, and related employees	Clerical and sales employees	Blue- collar and service employees
Number (in thousands) with paid sick leave.....	19,467	6,906	6,312	6,248
Percent				
Total with paid sick leave.....	100	100	100	100
Sick leave provision:				
Annual number of days(2)	92	90	95	93
As needed(3).....	5	7	3	3
Other basis(4).....	2	2	1	2
Policy not available....	1	1	(5)	2

1 Per disability sick leave plans, previously reported under paid sick leave, are now included under short-term disability coverage.

2 Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service.

3 Plan does not specify maximum number of days.

4 Includes formal plans that change from a specified number of days per year to a specified number of days per absence after a certain service period.

5 Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 20. Paid annual sick leave: Percent of full-time employees by number of days,(1) medium and large private establishments, 1995

Sick leave policy(2)	All employees	Profes- sional, techni- cal, and related employees	Clerical and sales employees	Blue- collar and service employees
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employees

Number (in thousands) with paid annual sick leave.	17,962	6,196	5,975	5,791
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Percent

Total with paid annual sick leave(3).....	100	100	100	100
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After 1 year of service:

Total.....	95	97	96	93
Under 5 days.....	6	2	4	12
5 and under 10 days...	41	29	49	45
10 and under 15 days..	34	44	29	27
15 and under 30 days..	11	15	12	7
30 and under 60 days..	2	3	1	1
60 and under 120 days.	1	1	1	1
120 and under 180 days	1	1	(4)	1
180 days or more.....	(4)	(4)	(4)	(4)

After 3 years of service:

Total.....	98	99	98	97
Under 5 days.....	6	2	4	13
5 and under 10 days...	40	27	48	45
10 and under 15 days..	32	42	27	25
15 and under 30 days..	10	13	8	8
30 and under 60 days..	7	9	10	3
60 and under 120 days.	2	3	1	1
120 and under 180 days	1	3	(4)	1
180 days or more.....	(4)	(4)	(4)	(4)

After 5 years of service:

Total.....	98	99	98	98
Under 5 days.....	6	2	4	13
5 and under 10 days...	40	27	47	46
10 and under 15 days..	31	41	27	25
15 and under 30 days..	6	7	5	5
30 and under 60 days..	6	9	4	4
60 and under 120 days.	9	10	11	5
120 and under 180 days	1	3	(4)	1
180 days or more.....	(4)	(4)	(4)	(4)

After 10 years of service:

Total.....	98	99	98	98
Under 5 days.....	5	2	3	10
5 and under 10 days...	40	27	47	48
10 and under 15 days..	31	41	26	25
15 and under 30 days..	5	7	4	5
30 and under 60 days..	3	5	2	3
60 and under 120 days.	9	13	8	6
120 and under 180 days	4	5	6	1
180 days or more.....	(4)	(4)	(4)	(4)

After 15 years of service:

Total.....	99	100	98	98
Under 5 days.....	5	2	3	10
5 and under 10 days...	40	27	47	48
10 and under 15 days..	31	41	26	25
15 and under 30 days..	5	7	4	5
30 and under 60 days..	3	4	2	2
60 and under 120 days.	7	11	6	5
120 and under 180 days	7	8	9	3
180 days or more.....	(4)	(4)	(4)	(4)
After 20 years of service:				
Total.....	99	100	98	98
Under 5 days.....	5	2	3	10
5 and under 10 days...	40	27	47	48
10 and under 15 days..	31	41	26	25
15 and under 30 days..	5	7	4	5
30 and under 60 days..	3	4	2	2
60 and under 120 days.	6	8	5	4
120 and under 180 days	6	9	7	3
180 days or more.....	2	2	3	2
After 25 years of service(5)				
Total.....	99	100	98	98
Under 5 days.....	5	2	3	9
5 and under 10 days...	41	27	47	49
10 and under 15 days..	31	41	26	25
15 and under 30 days..	5	7	4	5
30 and under 60 days..	3	4	2	2
60 and under 120 days.	4	6	4	3
120 and under 180 days	8	12	8	3
180 days or more.....	2	3	3	2

1 Although some plans also provided sick leave at partial pay, this table presents data only for days at full pay.

2 Employees receiving partial pay only or no sick leave in their early years of service are included in the overall percentages of workers provided sick leave; however, they are disregarded in computing the distributions by length of service up to the service period at which they become eligible for full sick leave pay.

3 Employees are either granted a specific number of days after completion of the indicated length of service, or accrue days during the next 12-month period. The total number of days are assumed available for use immediately upon completion of the described length-of-service interval.

4 Less than 0.5 percent.

5 Provisions were virtually the same after longer periods of service.

Table 21: Paid annual sick leave: Average number of days at full pay for full-time employees, medium and large private establishments, 1995

Sick leave policy	All	Profes- sional, techni-	Clerical and sales	Blue- collar and
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employees cal, and employees service
related employees
employees

Paid annual sick leave
days(1) by minimum
length-of-service:

After 1 year.....	11.5	14.7	9.9	9.6
After 3 years.....	14.3	18.6	13.1	10.8
After 5 years.....	17.6	22.3	17.3	12.8
After 10 years.....	21.2	26.6	22.3	14.3
After 15 years.....	23.6	29.9	24.3	16.2
After 20 years.....	26.3	33.1	27.2	17.8
After 25 years(2).....	27.7	34.9	28.6	19.0

1 Employees are either granted a specific number of days after completion of the indicated length of service, or accrue days during the next 12-month period. The total number of days are assumed available for use immediately upon completion of the described length-of-service interval.

2 The average (mean) was virtually the same after longer years of service.

NOTE: Computation of average excluded days at partial pay and workers with only partial pay days or zero days of sick leave.

Table 22: Paid annual sick leave:(1) Percent of full-time employees by unused sick leave policy and carryover provisions, medium and large private establishments, 1995

Unused sick leave and carryover provisions	All employees	Profes- sional, techni- cal, and related employees	Clerical and sales employees	Blue- collar and service employees
Number (in thousands) with paid annual sick leave.	17,962	6,196	5,975	5,791

Percent

Total with paid annual sick leave.....	100	100	100	100
Carryover only.....	42	47	41	37
Cash-in only.....	7	2	6	13
Carryover and cash-in.....	9	10	7	11
Unused benefit lost.....	39	37	44	37
Data not available.....	3	3	1	3
Total with carryover provisions.....	100	100	100	100

Unlimited accumulation....	19	27	16	14
Limit on total number of days accumulated				
Total.....	80	73	83	85
Under 10 days.....	3	1	4	3
10 days.....	4	2	4	7
11-19 days.....	5	3	5	8
20 days.....	2	1	1	5
21-24 days.....	8	7	13	4
25 days.....	2	1	4	2
26-29 days.....	(2)	(2)	(2)	1
30-39 days.....	14	11	14	17
40-49 days.....	4	4	3	4
50 days.....	(2)	1	(2)	(2)
51-64 days.....	7	7	6	8
65 days.....	2	3	2	3
66-79 days.....	5	4	6	4
80-89 days.....	1	1	1	1
90-99 days.....	6	6	5	6
100-109 days.....	1	(2)	1	2
110-119 days.....	1	1	1	1
120-129 days.....	4	5	4	2
130 days.....	6	7	6	3
Over 130 days.....	5	7	4	4
Other(3).....	1	1	1	1

1 Paid sick leave plans with a specified number of days available each year.

2 Less than 0.5 percent.

3 Carryover provisions vary by length of service.

Table 23: Paid annual sick leave(1): Average number of days at full pay for full-time employees by accumulation policy, medium and large private establishments, 1995

Sick leave policy	All employees	Profes- sional, techni- cal, and related employees	Clerical and sales employees	Blue- collar and service employees
Sick leave days by minimum length-of-service requirement:(2)				
After 1 year of service:				
Cumulative plan.....	9.1	10.4	8.4	8.2
Noncumulative plan....	14.2	21.3	11.4	10.9
After 3 years of service:				
Cumulative plan.....	9.6	11.1	8.8	8.3

Noncumulative plan....	19.6	29.8	17.4	13.0
After 5 years of service:				
Cumulative plan.....	10.0	11.8	9.1	8.5
Noncumulative plan....	26.3	38.4	25.4	16.9
After 10 years of service:				
Cumulative plan.....	10.7	12.9	9.8	8.8
Noncumulative plan....	33.5	47.7	35.0	19.6
After 15 years of service:				
Cumulative plan.....	10.9	13.1	9.9	8.9
Noncumulative plan....	38.4	55.4	38.8	23.3
After 20 years of service:				
Cumulative plan.....	11.7	14.3	10.8	9.2
Noncumulative plan....	43.2	62.0	43.7	26.4
After 25 years of service:(3)				
Cumulative plan.....	11.7	14.3	10.8	9.2
Noncumulative plan....	46.3	66.3	46.5	28.8
Data not available.....	(4)	(4)	(4)	(4)

1 Paid sick leave plans with a specified number of days available each year.

2 Employees are either granted a specific number of days after completion of the indicated length of service, or accrue days during the next 12-month period. The total number of days are assumed available for use immediately upon completion of the described length-of-service interval.

3 The average (mean) was virtually the same at longer years of service.

4 Less than 0.5 percent.

NOTE: Computation of average excluded days paid at partial pay and workers with only partial pay days or zero days of sick leave.

Table 24: Paid annual sick leave: Percent of full-time employees by length of service requirement for participation, medium and large private establishments, 1995

Length of service requirement	All employees	Profes- sional, techni- cal, and related employees	Clerical and sales employees	Blue- collar and service employees
Number (in thousands) with paid annual sick leave.	17,962	6,196	5,975	5,791

Percent

Total with paid annual sick leave.....	100	100	100	100
With service requirement..	65	53	73	70
1 month.....	16	20	15	11
2 months.....	3	2	2	3
3 months.....	20	14	28	18
4-5 months.....	1	(1)	1	1
6 months.....	15	13	18	13
7-11 months.....	2	-	(1)	6
1 year.....	9	3	8	16
Over 1 year.....	1	(1)	(1)	2
Without service requirement.....	35	47	27	30
Data not available.....	(1)	(1)	(1)	(1)

1 Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 25: Paid annual sick leave: Percent of full-time employees in plans allowing use of sick leave for other purposes, medium and large private establishments, 1995

Other purposes	All employees	Profes- sional, techni- cal, and related employees	Clerical and sales employees	Blue- collar and service employees
Number (in thousands) with paid annual sick leave.	17,962	6,196	5,975	5,791
Percent				
Total with paid annual sick leave.....	100	100	100	100
Other purposes allowed(1).	68	74	73	57
Funeral.....	9	11	6	9
Doctors' appointments...	57	61	62	48
Personal business.....	13	12	12	14
Care of sick child.....	45	46	53	36
Other.....	12	14	11	11
Other purposes not allowed	26	21	20	36

Data not available..... 6 5 6 8

1 This total is smaller than the sum of the components because some employees could use sick leave for more than one other purpose.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 26. Short-term disability coverage: Method of funding, full-time employees, medium and large private establishments, 1995

Type of funding	All employees	Professional, technical, and related employees	Clerical and sales employees	Blue-collar and service employees
Number (in thousands) with short-term disability coverage.....	17,809	4,499	4,205	9,105
Percent				
Total with short-term disability coverage....	100	100	100	100
Unfunded(1).....	14	23	21	7
Insured.....	20	15	16	25
Self-insured.....	44	44	40	45
Legally required.....	13	14	15	11
Unknown.....	7	3	5	10
Other.....	2	1	3	2

1 Includes per disability sick leave plans, formerly reported under sick leave.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 27. Short-term disability coverage: Method of payment, full-time employees, medium and large private establishments, 1995

Method of payment	All employees	Professional, technical, and related employees	Clerical and sales employees	Blue-collar and service employees
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Number (in thousands) with funded short-term disability coverage....	15,308	3,483	3,312	8,512
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Percent

Total with funded short-term disability coverage.....	100	100	100	100
Flat dollar amount.....	27	10	12	41
Flat percent of earnings	54	73	66	41
Percent varies(1).....	13	14	18	10
Dollar amount varies(1).	5	1	2	7
Other.....	1	1	1	1
Not determinable.....	(2)	(2)	1	(2)

1 Benefits may vary by earnings, length of service, or length of disability.

2 Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 28. Short-term disability coverage: Flat dollar amounts, full-time employees, medium and large private establishments, 1995

Flat dollar amount per week	All employees	Profes- sional, techni- cal, and related employees	Clerical and sales employees	Blue- collar and service employees
Number (in thousands) with flat dollar amount.....	4,195	354	383	3,458

Percent

Total with flat dollar amount benefit.....	100	100	100	100
Less than \$100.....	12	5	17	13
\$100 - \$149.....	23	17	34	22
\$150 - \$199.....	31	52	27	29
\$200 - \$249.....	21	11	6	23
\$250 - \$299.....	10	11	10	9
\$300 or more.....	4	3	7	3

Average(1)

Average flat dollar amount per week.....	\$170	\$171	\$153	\$171
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1 The average is presented for all covered workers; averages exclude workers without the plan provision.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 29. Short-term disability coverage: Fixed percent of earnings amounts, full-time employees, medium and large private establishments, 1995

Fixed percent of earnings	All employees	Profes- sional, techni- cal, and related employees	Clerical and sales employees	Blue- collar and service employees
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Number (in thousands) with fixed percent of earnings benefit.....	8,247	2,552	2,200	3,495
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Percent

Total with flat percent of earnings benefit.....	100	100	100	100
Less than 50 percent ...	1	1	1	2
50 percent.....	27	19	28	31
51 - 59 percent.....	(1)	(1)	(1)	1
60 percent.....	22	15	20	27
61 - 69 percent.....	34	39	35	29
70 percent.....	7	12	7	4
71 - 79 percent.....	3	(1)	5	3
80 percent or more.....	6	12	5	4

Average(2)

Average fixed percent of earnings benefit.....	63	66	62	61
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1 Less than 0.5 percent.

2 The average is presented for all covered workers; averages exclude workers without the plan provision.

NOTE: Because of rounding, sums of individual items may not equal

totals. Where applicable, dash indicates no employees in this category.

Table 30. Short-term disability coverage: Maximum benefits placed on percent of earnings formulas, full-time employees, medium and large private establishments, 1995

Maximum benefit per week	All employees	Profes- sional, techni- cal, and related employees	Clerical and sales employees	Blue- collar and service employees
Number (in thousands) with percent of earnings benefit.....	10,244	3,049	2,809	4,386
Percent				
Number with percent of earnings benefit.....	100	100	100	100
With maximum.....	55	53	53	57
Less than \$200.....	16	13	17	17
\$200 - \$299.....	8	4	5	14
\$300 - \$399.....	15	12	17	15
\$400 - \$499.....	3	7	(1)	1
\$500 - \$599.....	4	4	2	4
\$600 or more.....	9	13	12	6
No maximum.....	38	41	37	36
Not determinable.....	7	6	9	7
Average(2)				
Average maximum benefit per week.....	\$470	\$594	\$531	\$354

1 Less than 0.5 percent.

2 The average is presented for all covered workers; averages exclude workers without the plan provision.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 31. Short-term disability coverage: Minimum benefits placed on percent of earnings formulas, full-time employees, medium and large private establishments, 1995

Profes-

Blue-

Minimum benefit per week	All employees	sional, technical, and related employees	Clerical and sales employees	collar and service employees
Number (in thousands) with percent of earnings benefit.....	10,244	3,049	2,809	4,386

Percent

Total with percent of earnings benefit.....	100	100	100	100
With minimum.....	7	7	5	8
Less than \$50.....	3	2	3	3
\$50 - \$99.....	1	(1)	(1)	2
\$100 - \$149.....	(1)	(1)	(1)	(1)
\$150 or more.....	3	5	1	2
No minimum.....	84	87	82	84
Not determinable.....	9	6	14	8

Average(2)

Average minimum benefit per week.....	\$89	\$109	\$52	\$91
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1 Less than 0.5 percent.

2 The average is presented for all covered workers; averages exclude workers without the plan provision.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 32. Short-term disability coverage: Type of waiting period, full-time employees, medium and large private establishments, 1995

Waiting period provision	All employees	Profes-sional, techni-cal, and related employees	Clerical and sales employees	Blue-collar and service employees
Number (in thousands) with funded short-term disability coverage....	15,308	3,483	3,312	8,512

Percent

Total with funded short-term disability coverage.....	100	100	100	100
Waiting period not dependent on sick leave.....	83	78	80	86
Waiting period begins after sick leave...	7	11	10	5
Later of waiting period or sick leave(1).....	3	3	5	2
Earlier of waiting period or sick leave(2).....	2	5	1	(3)
Not determinable.....	5	3	4	7

1 Benefits begin when sick leave is exhausted or the waiting period is completed, whichever is later.

2 Benefits begin when sick leave is exhausted or the waiting period is completed, whichever is earlier.

3 Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 33. Short-term disability coverage: Length of waiting period, full-time employees, medium and large private establishments, 1995

Length of waiting period	All employees	Professional, technical, and related employees	Clerical and sales employees	Blue-collar and service employees
Number (in thousands) with funded short-term disability coverage....	15,308	3,483	3,312	8,512

Percent

Total with funded short-term disability coverage.....	100	100	100	100
Immediate.....	4	7	5	3

1 day.....	6	6	4	7
2 days.....	1	1	1	1
3 days.....	4	2	3	5
4 days.....	1	1	1	2
5 days.....	4	5	7	3
6 days.....	2	3	3	2
7 days.....	51	49	47	54
Greater than 7 days.....	20	24	26	17
Not determinable.....	5	3	4	7

Average(1)

Average waiting period (in days).....	8.3	9.8	9.5	7.3
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1 The average is presented for all covered workers; averages exclude workers without plan provisions.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 34. Short-term disability coverage: Duration of benefits, full-time employees, medium and large private establishments, 1995

Duration of benefits	All employees	Profes- sional, techni- cal, and related employees	Clerical and sales employees	Blue- collar and service employees
Number (in thousands) with funded short-term disability coverage....	15,308	3,483	3,312	8,512

Percent

Total with funded short-term disability coverage.....	100	100	100	100
Fixed duration.....	92	95	89	92
Less than 13 weeks....	3	4	5	1
13 weeks.....	12	9	9	14
14 - 25 weeks.....	6	6	7	6
26 weeks.....	62	66	61	61
27 - 51 weeks.....	3	3	4	3
52 weeks.....	5	4	2	6
Greater than 52 weeks.	2	3	1	1
Duration varies.....	7	5	10	8
Not determinable.....	(1)	(1)	1	(1)

Average(2)

Average benefit duration (in weeks).....	26	27	25	26
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1 Less than 0.5 percent.

2 The average is presented for all covered workers; averages exclude workers without the plan provision.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 35. Short-term disability coverage: Eligibility requirements, full-time employees, medium and large private establishments, 1995

Eligibility requirement	All employees	Professional, technical, and related employees	Clerical and sales employees	Blue-collar and service employees
Number (in thousands) with funded short-term disability coverage....	15,308	3,483	3,312	8,512

Percent

Total with funded short-term disability coverage.....	100	100	100	100
With a service requirement.....	57	45	58	61
1 month.....	14	14	14	14
2 months.....	5	2	3	8
3 months.....	21	13	22	23
4 - 5 months.....	2	1	2	2
6 months.....	7	6	7	8
7 - 11 months.....	1	2	-	1
12 months.....	6	6	10	4
Greater than 12 months	2	1	1	2
Without a service requirement.....	36	51	34	30
Not determinable.....	7	4	8	9

Average(1)

Average service requirement (in months)	4.6	5.1	5.1	4.2
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1 The average is presented for all covered workers; averages exclude workers without the plan provision.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 36. Long-term disability insurance: Benefit waiting period,(1) full-time employees, medium and large private establishments, 1995

Length of waiting period	All employees	Profes- sional, techni- cal, and related employees	Clerical and sales employees	Blue- collar and service employees
Number (in thousands) with long-term disability insurance.....	14,144	5,664	4,307	4,173

Percent

Total with long-term disability insurance...	100	100	100	100
Fixed duration.....	75	78	79	68
Less than 3 months....	1	1	2	1
3 months.....	24	25	22	25
4 - 5 months.....	2	2	2	3
6 months.....	42	43	49	33
Greater than 6 months.	6	8	3	7
Expiration of short-term disability benefits..	20	17	18	24
Other.....	2	2	1	4
Not determinable.....	2	3	2	3

Average(2)

Average fixed duration (in months).....	5.4	5.5	5.3	5.4
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1 Length of time between onset of disability and beginning of long-term disability insurance payments.

2 The average is presented for all covered workers; averages exclude workers without the plan provision.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 37. Long-term disability insurance: Method of payment, full-time employees, medium and large private establishments, 1995

Method of payment	All employees	Profes- sional, techni- cal, and related employees	Clerical and sales employees	Blue- collar and service employees
Number (in thousands) with long-term disability insurance.....	14,144	5,664	4,307	4,173
Percent				
Total with long-term disability insurance...	100	100	100	100
Fixed percent of				
earnings.....	91	93	94	84
Less than 50 percent..	3	4	1	3
50 percent.....	18	14	22	20
51 - 59 percent.....	(1)	(1)	(1)	1
60 percent.....	50	52	51	45
61 - 66 percent.....	2	2	3	2
67 percent.....	11	13	13	8
70 percent.....	4	6	2	2
Greater than 70 percent.....	2	3	1	3
Percent varies by earnings.....	4	4	3	5
Percent varies by service.....	1	1	2	1
Flat dollar amount.....	(1)	(1)	(1)	(1)
Dollar amount varies....	(1)	-	-	(1)
Other.....	3	1	(1)	8
Not determinable.....	(1)	(1)	1	(1)
Average(2)				
Average fixed percent of earnings.....	59.1	59.7	58.8	58.4

1 Less than 0.5 percent.

2 The average is presented for all covered workers; averages exclude workers without the plan provision.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 38. Long-term disability insurance: Maximum benefits(1) based on percent of earnings formulas, full-time employees, medium and large private establishments, 1995

Maximum benefit	All employees	Profes- sional, techni- cal, and related employees	Clerical and sales employees	Blue- collar and service employees
Number (in thousands) with percent of earnings benefit.....	13,635	5,582	4,257	3,795
Percent				
Total with percent of earnings benefit.....	100	100	100	100
With maximum.....	69	72	70	64
Flat maximum per month	69	72	68	64
\$2,000 or less.....	6	5	6	9
\$2,001 - \$3,000.....	7	5	8	10
\$3,001 - \$4,000.....	3	3	4	3
\$4,001 - \$5,000.....	14	13	12	18
\$5,001 - \$7,500.....	11	14	9	9
\$7,501 - \$10,000....	16	18	19	9
\$10,001 or more.....	11	14	10	7
Other maximum(2).....	1	(3)	1	(3)
No maximum.....	31	28	30	36

Average(4)

Average flat maximum benefit (per month)....	\$7,277	\$7,823	\$7,724	\$5,841
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1 Excludes limits on all disability income, which restrict long-term disability insurance payments if income from all sources exceeds a specified amount.

2 Includes maximums that vary by length of service.

3 Less than 0.5 percent.

4 The average is presented for all covered workers; averages exclude workers without the plan provision.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 39. Long-term disability insurance: Duration of payments, full-time employees, medium and large private establishments, 1995

Duration	All employees	Professional, technical, and related employees	Clerical and sales employees	Blue-collar and service employees
Number (in thousands) with long-term disability insurance.....	14,144	5,664	4,307	4,173
Percent				
Total with long-term disability insurance...	100	100	100	100
For life.....	3	3	3	3
Until a specified age...	21	17	17	30
Until retirement.....	18	15	20	20
Varies by age, (1) one change.....	6	5	8	4
Varies by age, (1) gradual change.....	36	44	37	25
Varies by other than age	2	1	1	6
Other.....	2	2	2	1
Not determinable.....	12	14	12	10

1 The duration of benefits may be reduced gradually according to a schedule or once at a specified age.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 40. Long-term disability insurance: Eligibility requirements, full-time employees, medium and large private establishments, 1995

Length of service requirement	All employees	Professional, technical, and related employees	Clerical and sales employees	Blue-collar and service employees
Number (in thousands) with long-term disability insurance.....	14,144	5,664	4,307	4,173

Percent

Total with long-term disability insurance...	100	100	100	100
With a service requirement.....	66	59	71	71
1 month.....	17	18	21	11
2 months.....	3	2	3	4
3 months.....	16	12	21	15
4 -5 months.....	1	(1)	1	1
6 months.....	14	12	11	20
7 - 11 months.....	3	(1)	(1)	9
12 months.....	10	12	9	9
Greater than 12 months	3	2	5	3
Without a service requirement.....	28	36	22	22

Average(2)

Average service requirement (in months)	6.1	5.7	6.1	6.6
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1 Less than 0.5 percent.

2 The average is presented for all covered workers; averages exclude workers without the plan provision.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.